

Medicare

COVERAGE FOR SECOND SURGICAL OPINIONS

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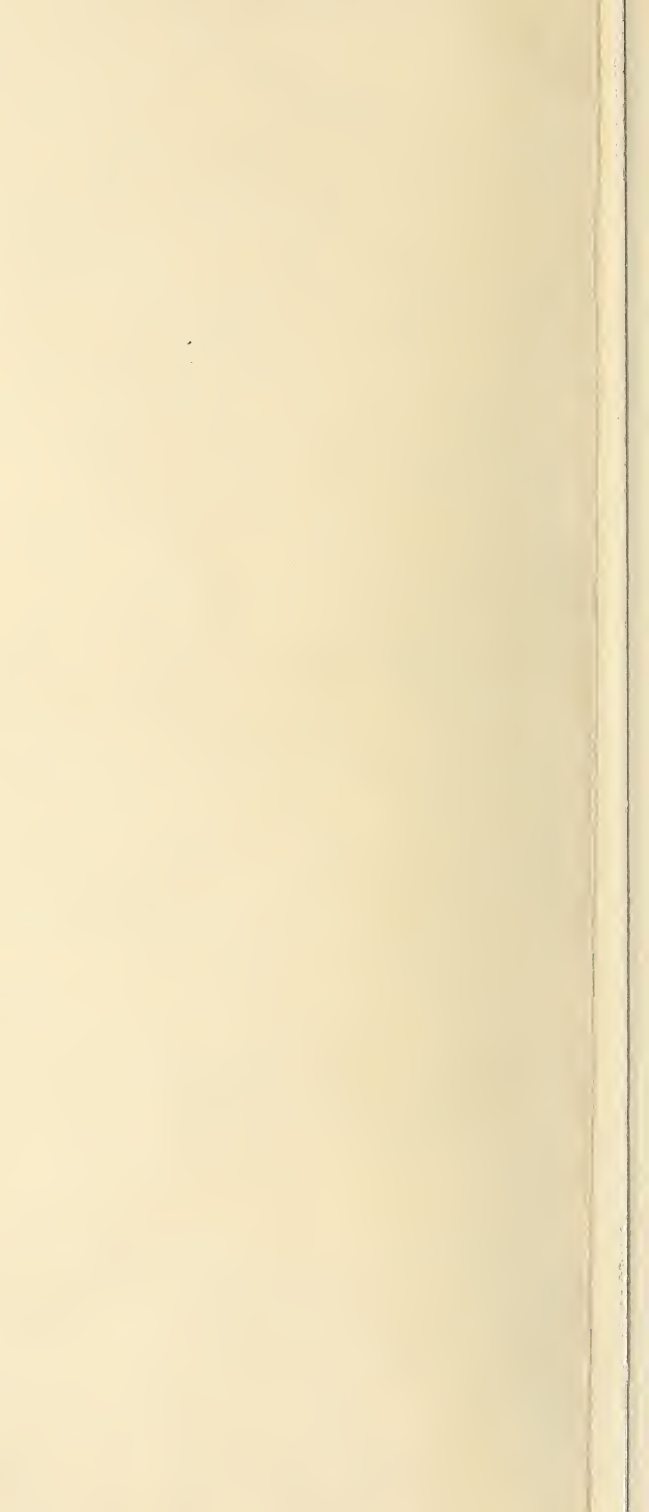
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*YOUR
CHOICE
FACING
ELECTIVE
SURGERY*

U.S. Department of Health and Human Services
Health Care Financing Administration



WHY GET A SECOND SURGICAL OPINION?

Sometimes your physician may recommend surgery for the treatment of a medical problem. In some cases, surgery is unavoidable. But as the result of new medical technologies, there are many conditions that can be treated equally well without surgery. And because even minor surgery involves some risk, you may want to get another view of your options before proceeding with surgery recommended for a non-emergency condition.

While physicians usually agree on whether surgery is unwarranted, they do not always agree on whether surgery is the best course of action when there are effective alternative treatments available. In all cases, you, as a patient, are entitled to know the range of choices available to you, to have those choices objectively considered by more than one professional, and to have your own preferences considered before undergoing an elective surgical procedure.

Medicare, as well as many private health insurance plans, encourages second opinions. Medicare pays the same way for a second opinion as it pays for other physician services as long as the second opinion is for the treatment of a condition covered by Medicare.

QUESTIONS YOU SHOULD ASK

Before agreeing to any non-emergency surgery, you should know the answers to these questions:

1. What does the doctor say is the matter with you?

2. Has the doctor performed all the necessary tests to confirm his or her diagnosis?
3. What surgery does the doctor recommend?
4. What are the likely benefits of the surgery?
5. What are the risks of the surgery, and how likely are they to occur?
6. How long would the recovery period be and what is involved?
7. How much will the surgery cost?
8. What will happen if you don't have surgery?
9. Are there other ways to treat your condition that could be tried before surgery?

You should feel free to ask these and any other questions you may have. Once you have the answers, you will be better prepared to make a decision. Don't be hesitant to seek a second opinion. It is an accepted medical practice. Most doctors want their patients to be as informed as possible about their condition.

WHEN SHOULD YOU GET A SECOND OPINION?

You should consider getting a second opinion whenever the surgery is not required for an emergency condition, and it is up to you to decide when and if you will have it. Some operations that are usually **NOT** emergencies are tonsillectomies, gall bladder procedures, hysterectomies, hernia repairs and cataract operations.

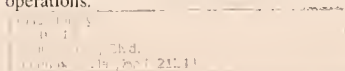
A second opinion generally is not appropriate when the surgery is required on an emergency basis and to delay it could be life-threatening. For example, cases of acute appendicitis or injuries from an accident are considered emergencies.

HOW TO FIND A SPECIALIST TO GIVE YOU A SECOND OPINION

If your doctor recommends non-emergency surgery, there are various ways to find a qualified physician who gives second opinions.

For example, you may:

1. Ask your doctor to give you the name of another doctor to see. Do not hesitate to ask; most physicians will encourage you to seek a second opinion. If you do not want to ask the physician proposing the surgery, you can request any of your other physicians for the name of a physician to see for a second opinion.
2. Depending on the nature of the services required, contact a local medical, dental, osteopathic or podiatric society in your area for the names of doctors who specialize in the field in which your illness or injury falls.
3. Call the Medicare carrier for your area. The carrier will give you the names of physicians in your area who accept Medicare assignment. These doctors agree to charge no more than the Medicare approved amount for their services. The name, address, and telephone number for your carrier appears in The Medicare Handbook. You may obtain a copy of the Handbook from any Social Security Ad-



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ministration office, or you may call the Social Security office and ask for the telephone number for your carrier.

GETTING A SECOND OPINION

Some people do not feel comfortable letting their doctor know that they want a second opinion. However, by informing your doctor that you want to get a second opinion, you can then also ask that your medical records be sent to the physician providing the second opinion. In this way, you may be able to avoid the time, costs and discomfort of having to repeat medical tests.

When getting a second opinion, you should tell the second doctor the name of the surgical procedure recommended and the types of medical tests you have already had. Even if the second doctor disagrees with the first, you will have information that will help you make a decision. If you are confused by different opinions, you may wish to go back to the first doctor to further discuss your case. Or, you may wish to talk to a third physician.

PAYING FOR A SECOND OPINION

If you are enrolled in Medicare Supplementary Medical Insurance (Part B), Medicare will pay for a second opinion just as it pays for other services. Medicare pays 80 percent of the Medicare-approved amount for a second opinion, after you have met the Part B deductible for the year. The Part B deductible is \$100 in 1993. Medicare will provide the same coverage for a third opinion, if you get one. You do not have to pay the deductible and coinsurance if Medicare's Peer Review Organization (PRO) requires you to get a second surgical opinion. If the second opin-

ion required by a PRO disagrees with the first opinion, you can get a third opinion without having to pay the deductible and coinsurance. Always ask your doctors whether they will accept assignment of your Medicare claim. Those who accept Medicare assignment agree to charge no more than the Medicare approved amount for their services. The Medicare carrier can provide you with a list of physicians who accept assignment.

Many private insurance companies also pay for second opinions. You can contact your health insurance representatives for details. Most State Medicaid programs will also pay for second opinions. The telephone number for the Medicaid agency in your State's health and/or welfare department may be obtained from your "411" directory assistance operator or from your local telephone directory listed under "State Government Offices."

KEY POINTS TO REMEMBER

- You should consider a second opinion whenever non-emergency surgery is recommended. Most doctors approve of patients getting a second opinion and will assist you in doing so.
- Second opinions can reassure you—and your doctor—that the decision to have surgery is the correct one.
- Second opinions are your right as a patient, and can help you make a better informed decision about non-emergency surgery.



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